

In re:
Frank F. Torok, II
KML Law Group
Debtors

Case No. 24-13427-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 04, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2025:

Recip ID	Recipient Name and Address
db	+ Frank F. Torok, II, 5201 Stansfield Drive, Zionsville, PA 18092-2088

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2025 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
DANIEL P. JONES	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor ALLY BANK bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Respondent KML Law Group bkgroup@kmlawgroup.com
JOHN EVERETT COOK	on behalf of Debtor Frank F. Torok II bankruptcy@everettcooklaw.com,

District/off: 0313-4

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Date Rcvd: Mar 04, 2025

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Total Noticed: 1

g29494@notify.cincompass.com;cook.everettb129037@notify.bestcase.com

LAUREN MOYER

on behalf of Creditor Fay Servicing LLC as servicer for US Bank Trust National Association, Not In Its Individual Capacity But
Solely As Owner Trustee For VRMTG Asset Trust bkecf@friedmanvartolo.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEVEN K. EISENBERG

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Frank F. Torok
Debtor

CASE NO.: 24-13427-pmm

CHAPTER 13

Judge: Patricia M. Mayer

Fay Servicing, LLC as servicer for US
Bank Trust National Association, Not
In Its Individual Capacity But Solely
As Owner Trustee For VRMTG Asset
Trust
v.

Frank F. Torok
Joann M. Torok – Co-Debtor
Scott F. Waterman - Trustee
Respondents

ORDER APPROVING SETTLEMENT STIPULATION

AND NOW, this 4th day of March, 2025, it is hereby

ORDERED and DECREED that the Settlement Stipulation resolving Creditor, US Bank Trust National Association, not in its Individual Capacity but Solely As Owner Trustee For VRMTG Asset Trust's Motion for Relief from Automatic Stay is hereby APPROVED.

BY THE COURT:



Patricia M. Mayer, Bankruptcy Judge